



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Robert Arthur KOTTMEIER, JR. et al. )  
Application No.: 09/659,585 ) Group Art Unit: 3627  
Filed: September 11, 2000 ) Examiner: James A. Kramer  
For: SYSTEM AND METHOD FOR ) Confirmation No.: 4493  
PROVIDING A CREDIT CARD )  
WITH MULTIPLE CREDIT LINES )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed June 10, 2005, please amend the  
above-identified application as follows:

**Amendments to the Claims** start on page 2 of this paper.

**Remarks/Arguments** follow the amendments to the claims in this paper.